

# Arranging a funeral



A guide for patients, families,  
friends, staff and volunteers.



## What needs to be done: rights and choices

When someone dies in England and Wales the death must be certified by a doctor or coroner and registered with a Registrar of Births, Marriages and Deaths, usually within five days. Funeral arrangements can then be made.

It is a good idea to check if the deceased left instructions about funeral arrangements in a Will or made a funeral plan.

If there are no plans then, although the deceased must be either buried or cremated, there are more options concerning a funeral than many people realise. For example:

- You do not have to have a funeral ceremony
- You do not have to use a religious minister (e.g a Humanist celebrant/ ceremony).
- You do not have to use a funeral director.
- A ceremony does not have to be in a crematorium or place of worship.
- Woodland burials and other green options are increasingly available.
- A less expensive option is a Direct Funeral Service, which is an unattended basic funeral.

Some people see 'do-it-yourself' funerals as more personal and less expensive. If this approach appeals, and you feel able to take on this responsibility, enquire at the cemeteries and crematorium department of your local authority for guidance. You could also get information from the Natural Death Centre (see later for contact details). Some funeral directors are willing to help with such funerals.

Organisations such as the Bereavement Advice Centre and [arrangingafuneral.co.uk](http://arrangingafuneral.co.uk) offer free telephone and online services which can give practical information, advice and signposting on many of the issues and procedures that face someone following a death.

## Making arrangements through a funeral director

The majority of people choose to make their arrangements through a funeral director. Funeral directors will manage funeral arrangements and give advice and support. Check if the funeral director you choose belongs to a trade association. This requires them to provide full information about their services and prices.

Most people would probably require the funeral director to provide the following services as a minimum, and this is often referred to as a simple funeral:

- Make all the necessary arrangements
- Provide appropriate staff
- Provide a suitable coffin
- Transfer the deceased from the place of death to the funeral director's premises
- Care for the deceased prior to the funeral
- Provide a hearse to the nearest cemetery or crematorium
- Arrange for burial or cremation as appropriate
- Embalming, viewing of the deceased, or providing a limousine for mourners are additional things you may wish to include.

## Funeral costs

Funeral costs have risen steadily in recent years. In 2025, the average cost of an attended funeral was £4,285. The actual cost of a funeral service will depend on choices such as whether it is a burial or cremation, the level of services you require and so on.

Costs for the same services may vary considerably from one funeral director to another so you may wish to get more than one quote to compare costs.

'Disbursements' are fees paid to others, such as for the use of the crematorium, minister/celebrant, doctors' certificates, newspaper announcements, flowers etc. Ask the funeral director for a written quotation detailing all these fees.

## Paying for the funeral

If you arrange a funeral you are responsible for paying the bill, so check where the money will come from first. Many funeral directors now ask for a deposit.

The law says that funeral costs take priority over other debts on the estate. It is sensible to check if the deceased had money available to cover the funeral costs, such as:

- Whether they took out a prepayment funeral plan.
- Whether they had a pension scheme or insurance plan which included a lump sum for funeral costs.
- Whether they belonged to a union or professional association which pays benefits when a member dies.
- Whether a lump sum could be released from a national savings account.
- Whether there is enough money in a bank or building society account belonging to the deceased. Banks will usually pay the funeral director from that account if you show them the invoice.

Alternatively, you or the executor (the person who is sorting out the deceased's affairs) may have to pay the costs yourself and then recover them from the estate.

## If you think you may have trouble paying for the funeral

If you are worried that you may find it difficult to pay for a funeral that you have to arrange, you may be able to claim a Funeral Payment from the Social Fund if you, your partner or civil partner are getting a means-tested benefit.

There are additional rules about who can get a Funeral Payment but you can phone the Department for Work and Pensions (DWP) Bereavement Service to check if you are eligible and, if appropriate, they can take a claim over the phone. This line is run by The Pension Service, but deals with calls about people of any age. You can also get information and a claim form from your local Jobcentre Plus office. It is important to be aware that a Funeral Payment only covers certain things.

An additional payment of up to £1,000 may be given to cover other funeral expenses such as funeral director fees, flowers or the coffin but this is dependent on individual circumstances. If you get a Funeral Payment some or all of it may have to be repaid from the deceased's estate.

If you think you may apply to the Social Fund, you should mention this to your funeral director who can then advise about costs. If there is nobody who is able to pay for the funeral then the local authority where the person died takes responsibility, but they will only do this if you have not already made arrangements with a funeral director. They will try to recover whatever costs they can from the deceased's estate. The hospice Social Work team can support when a local authority funeral is needed.

## Complaints

Most funerals are conducted well, but if you have a complaint you should contact your funeral director. If you are not satisfied with the response, you can complain to whichever of the trade associations listed below your funeral director belongs to:

- National Association of Funeral Directors (NAFD)
- National Society of Allied and Independent Funeral Directors (SAIF)

## Further advice

If you would like to discuss anything in this leaflet further then ask to speak to one of the Moya Cole Hospice Social Workers. You can contact them through the ward staff, or on: **0161 437 8136** (Heald Green); or **0161 702 8181** (Little Hulton)

## Contact details for other organisations

If you wish to contact one of the agencies or organisations mentioned in the leaflet, their details are listed below:

### Department for Work and Pensions (DWP) Bereavement Service

Phone 0800 151 2012

Textphone 0800 731 0464

[www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments)

### Bereavement Advice Centre

Helpline 0800 634 9494

[www.bereavementadvice.org](http://www.bereavementadvice.org)

[info@bereavementadvice.org](mailto:info@bereavementadvice.org)

### Arranging a Funeral.co.uk

[www.arrangingafuneral.co.uk](http://www.arrangingafuneral.co.uk)

### Humanist UK

39 Moreland Street

London EC1V 8BB

020 7324 3060

[www.humanism.org.uk](http://www.humanism.org.uk)

[ceremonies@humanism.org.uk](mailto:ceremonies@humanism.org.uk)

### **Natural Death Centre**

In The Mill House  
Watley Lane  
Twyford  
Winchester SO21 1QX  
01962 712690  
[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)  
[contact@naturaldeath.org.uk](mailto:contact@naturaldeath.org.uk)

### **National Association of Funeral Directors**

618 Warwick Road  
Solihull  
West Midlands B91 1AA  
0121 711 1343  
[www.nafd.org.uk](http://www.nafd.org.uk)  
[info@nafed.org.uk](mailto:info@nafed.org.uk)

### **National Society of Allied and Independent Funeral Directors**

3 Bullfields  
Sawbridgeworth  
Hertfordshire CM21 9DB  
0345 230 6777 or 01279 726 777  
[www.saif.org.uk](http://www.saif.org.uk)  
[info@saif.org.uk](mailto:info@saif.org.uk)

## 24-hour advice line

Patients, carers and healthcare professionals can get advice around the clock on: 0800 970 7970 (Stockport area) and 0808 144 2860 (Manchester, Salford and Trafford areas).

### **Moya Cole Hospice, Heald Green:**

St Ann's Road North, Heald Green,  
Cheadle, SK8 3SZ

**Telephone:** 0161 437 8136

### **Moya Cole Hospice, Little Hulton:**

Meadowsweet Lane, Off Peel Lane, Little  
Hulton, Worsley, M28 0FE

**Telephone:** 0161 702 8181

Textphone users please prefix any of the numbers above with 18001.

## Get more information

We have a wide range of information and leaflets available in a variety of formats and languages. Please get in touch for more information via one of the main hospice telephone numbers.

## Comments and feedback

We welcome your feedback. You can visit [www.moyacole.org.uk/feedback](http://www.moyacole.org.uk/feedback), talk to a member of staff or fill in a comments card (found near the red posting boxes around our sites). Formal complaints can be made in writing to our Chief Executive at our Heald Green address.

## Find out more about us

You can find out more about Moya Cole Hospice on our website, [www.moyacole.org.uk](http://www.moyacole.org.uk). All contact details can be found at [www.moyacole.org.uk/contactus](http://www.moyacole.org.uk/contactus).